

**INSURANCE & SAFETY COMMITTEE MINUTES
MARCH 3, 2015**

SIGN IN

**GERALD WILLIAMS
VIRGIL KAMBARIAN
ED HAGNAUER
DON THOMPSON
WALMER SCHMIDTKE
RON SIMPSON**

**PAUL JACKSTADT
BRIAN KONZEN
JUDY WHITAKER
BILL DAVIS
BRENDA WHITAKER**

ALDERMAN WILLIAMS CALLED THE MEETING TO ORDER.

WILLIAMS TURNED OVER TO LYNETTE KOZER.

KOZER STATED THAT SHE WOULD LIKE TO TALK ABOUT COVERAGE OF EVENTS IN GRANITE CITY. CURRENTLY WE HAVE EVENTS IN GRANITE CITY AND THEY CERTIFICATES OF COVERAGE AND THERE IS NOTHING IN WRITING. I HAVE TALKED TO BRIAN, MAYOR AND OUR BROKER AND TOGETHER I HAVE COME UP WITH SOME RECOMMENDATIONS. I WOULD LIKE TO HAVE BRIAN PREPARE SOMETHING FOR THIS. THE KIND OF EVENTS I AM TALKING ABOUT IS THE MELTING POT; AIELLO'S HAS AN EVENT WITH ALCOHOL, THE LABOR EVENT WITH ALCOHOL, AND THE SANTA EVENT DOWNTOWN NOT THE PARADE. PARADE WE DON'T ASK FOR INSURANCE, I'M TALKING ABOUT ANYTHING WITH ALCOHOL OR VENDORS THAT TYPE OF THING. SO I AM ASKING THAT WE WOULD ASK THAT THE EVENT WOULD HAVE 1 MILLION IN COVERAGE; 2 MILLION IN AGGREGATE; BE RATED AN AM- THREW AND AM BEST CARRIER. THAT IF THEY HAVE ALCOHOL THAT THEY WOULD HAVE A MILLION IN DRAM AND NAME THE CITY AS AN ADDITIONAL INSURED AND ALL THE CERTIFICATES AND INSURANCE THAT WE REQUIRE WOULD BE GIVEN TO THE RISK MANAGEMENT OFFICE 2 WEEKS PRIOR TO THE EVENT. SO THIS WOULD BE SOMETHING THAT WE WOULD HAVE BRIAN WRITE UP AND ALL EVENTS WOULD BE THE SAME SO THAT WE WOULD KNOW WHAT WE ARE GETTING. DOES THIS SEEM REASONABLE?

ALDERMAN WHITAKER SPEAKING AS ALFRESCO PRODUCTIONS REPRESENTATIVE WHEN WE DO THE BLUE COLLAR BLUES BBQ FESTIVAL AND WE SELL ADS FOR THE INSURANCE. LIKE THE MELTING POT WE CHARGE SUCH A NOMINAL FEE THAT THAT WOULD JUST PUT US OUT OF BUSINESS.

KOZER STATED, SO THAT'S WHY I'M BRING YOU THIS, WHAT YOU WANT TO DO, WE HAVE TO HAVE COVERAGE FOR ALCOHOL.

WHITAKER STATED THAT THE MELTING POT YOU MENTIONED DOESN'T SERVE ALCOHOL. WHEN WE DO THE BLUES FESTIVAL WE DID SUPPLY YOU WITH THE INSURANCE, BUT FOR US OFTEN TIME IT'S ACCUMULATING THE MONEY TO HAVE IN A TWO WEEK TIME FRAME. WE ARE WAITING ON THE AD MONEY OR WHAT EVER I COULD SEE 7 DAYS BUT TWO WEEKS MY NOT BE REASONABLE. I AM SPEAKING AS AN ALFRESCO PERSON NOT AN ALDERMAN. SO FOR US IT'S VERY DIFFICULT TO COME UP WITH THAT ESPECIALLY WITH HOW MANY EVENTS THAT WE DO A YEAR. MY INSURANCE AT ALFRESCO IS DIFFERENT FROM EACH EVENT HELD IT IS A DIFFERENT POLICY. SO IF I HAVE 6 EVENTS A YEAR FOR MELTING POT MARKET I WOULD NEED SIX POLICIES BECAUSE IT'S ONCE A MONTH.

KOZER STATED WHAT WOULD YOUR RECOMMENDATION WOULD BE.

WHITAKER STATED THAT SHE DIDN'T KNOW, I DON'T HAVE A RECOMMENDATION I'M JUST SAYING, WE HAVE TO HAVE A MILLION DOLLARS POLICY EACH TIME FOR THE MELTING POT; WE FROM ALFRESCO CAN'T INCUR ANY MORE COST LIKE THAT.

WILLIAMS STATED THAT HE DOESN'T THINK THAT MELTING POT AND OTHER LITTLE THINGS DONE AROUND THE CITY CAN AFFORD A MILLION DOLLARS WORTH OF INSURANCE.

KOZER STATED THAT SOME OF THEM CAN, THAT'S WHY I AM BRINGING IT TO YOU.

WHEN YOU HAVE A BEER TRUCK ON YOUR CITY STREET GIVING OUT FREE BEER WE DO REQUIRE THAT. I WANT TO MAKE SURE BRIAN CAN GIVE US SOME IMPUTE ON HOW TO CRAFT THIS. WE ONLY REQUIRE INSURANCE FOR CERTAIN EVENTS.

ATTORNEY KONZEN STATED LIMITING TO ALCOHOL AND VENDERS ON CITY PROPERTY. PARADES WOULD BE EXEMPT. HOW CAN WE MAKE THIS AFFORDABLE?

WILLIAMS STATED THAT WE COULD REQUIRE VENDORS TO HAVE INSURANCE BUT THAT WOULD BLOW IT COMPLETELY OUT OF PERSPECTIVE.

MAYOR STATED WHY CHANGE THE BALL GAME IN THE MIDDLE OF IT. I CAN SEE WITH PARADES BECAUSE OF THE VEHICLES AND ALCOHOL MAY BE INVOLVED. I STILL DON'T KNOW WHAT THE PROBLEM IS.

KOZER STATED THAT IF SOMEONE DOESN'T GIVE ME A CERTIFICATE THEN I'M NOT REQUIRED TO ASK THEM FOR ONE. SO THEN IS AIELLO'S DOESN'T WANT TO GIVE ME A CERTIFICATE THERE IS NOTHING IN WRITING TO SAY THAT HE HAS TO. WHAT I AM TRYING TO SAY IS THAT WE HAVE EVENTS THERE'S NOTHING THAT SAYS WHAT EACH ONE DOES. SO IF WE WANT TO HAVE SANTA IN OUR BUILDING AND THAT'S EVENT IN OUR BUILDING AND WE DON'T HAVE TO HAVE INSURANCE FOR LABOR DAY PARADE. WE DON'T HAVE ANYTHING SAYING WHAT WE SHOULD DO CONSISTENTLY.

WHITAKER STATED LET'S GO BACK TO THE MELTING POT I HAVE NO VENDERS ON THE STREET. SO WE ARE IN THE PARK, SO WHY DO WE HAVE TO INSURANCE?

KOZER STATE THAT HER AND BRIAN WERE SAYING IF IT'S ON A CITY STREET, IF THE BEER TRUCK IS ON THE CITY STREET.

WHITAKER STATED I'M NOT TALKING ABOUT BEER TRUCK, WHEN I DO A BEER THING I PROVIDE THE INSURANCE IN THE TWO WEEK TIME FRAME. BUT MY QUESTION WITH THAT IS IF WE ARE CONFINED TO THE PARK THAT DOES NOT ALLOW US TO GROW. SO IF WE ARE CONFINED TO THE PARK DISTRICT, THE PARK ALLOWS US TO DO THAT, THEN WE WILL NEVER GROW IN THAT EVENT. WE HAVE ANOTHER EVENT THAT WE HAVE ALREADY RENTED THE TOWNSHIP HALL IN SEPTEMBER OF THIS YEAR; IT'S A TOURISM THING FOR THE CITY THAT COULD BE GREAT FOR THE CITY BUT WE WILL CANCEL THAT.

KOZER STATED I HAVE NO PROBLEM WITH BRIAN WRITING SOMETHING, I DON'T KNOW WHAT YOU GUYS WANT, AND I JUST WANT TO KNOW WHAT TO DO.

WHITAKER STATED I WOULD THINK IF ALCOHOL IS INVOLVED I COULD CERTAINLY SEE THAT, BUT IF IT'S JUST VENDERS TO SELL FOOD THEY ARE UNDER MADISON COUNTY HEALTH DEPARTMENT. WE TALKED ABOUT CHARGING THE VENDERS FEE WE ALL SAID NO THAT WE DID NOT WANT TO DO THAT. WE CHANGE THAT IN THE MIDDLE OF THE GAME.

DISCUSSION BY COUNCIL AND MAYOR ABOUT THE INSURANCE FOR EVENTS IN THE MOVIE THEATER AND OTHER CITY BUILDINGS. INSURANCE AGENT STATED THAT IT NEEDED MORE DISCUSSION. TABLED FOR FURTHER DISCUSSION.

MOTION BY WILLIAMS, SECOND BY DAVIS TO ADJOURN. MOTION CARRIED.

MEETING ADJOURNED.